

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

JEFFREY L. THOMAS
ELISA M. LIBERATORE-THOMAS
Debtor(s)

Case No. 16-20253JAD

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/28/2016.
- 2) The plan was confirmed on 05/18/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 10/20/2016, 06/26/2017, 02/06/2018.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 03/21/2017, 11/13/2017, 11/13/2017.
- 5) The case was completed on 02/11/2019.
- 6) Number of months from filing to last payment: 36.
- 7) Number of months case was pending: 44.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$11,910.00.
- 10) Amount of unsecured claims discharged without payment: \$66,898.05.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$17,375.00
Less amount refunded to debtor	\$550.00

NET RECEIPTS: \$16,825.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$4,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$703.09
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$4,703.09

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ADAGIO HEALTH INC	Unsecured	579.00	NA	NA	0.00	0.00
ALLY FINANCIAL(*)	Unsecured	9,666.37	9,666.37	9,666.37	363.23	0.00
AMERICAN HONDA FINANCE CORP*	Secured	1,700.00	1,404.19	1,404.19	1,404.19	246.45
AMERICAN INFOSOURCE LP AGENT	Unsecured	103.00	149.63	149.63	5.62	0.00
AMERICAN INFOSOURCE LP AGENT	Unsecured	171.00	626.52	626.52	23.54	0.00
AMERICAN INFOSOURCE LP AGENT	Unsecured	1,665.00	783.32	783.32	29.44	0.00
AT & T MOBILITY	Unsecured	1,901.00	NA	NA	0.00	0.00
AT & T MOBILITY	Unsecured	336.92	NA	NA	0.00	0.00
BROWNSVILLE ASD & BROWNSVILL	Unsecured	880.50	NA	NA	0.00	0.00
BROWNSVILLE ASD & BROWNSVILL	Unsecured	102.75	NA	NA	0.00	0.00
CAPITAL ONE(*)	Unsecured	264.48	NA	NA	0.00	0.00
CITIMORTGAGE(*)++	Secured	0.00	NA	NA	0.00	0.00
CITIMORTGAGE(*)++	Secured	38,639.41	NA	NA	0.00	0.00
CLERK, U S BANKRUPTCY COURT	Priority	NA	NA	11.57	11.57	0.00
ECMC(*)	Unsecured	28,197.29	31,069.45	31,069.45	1,167.50	0.00
EMERGENCY PHYSICIANS OF WASH	Unsecured	932.00	NA	NA	0.00	0.00
EMERGENCY RESOURCE MGMT	Unsecured	85.00	NA	NA	0.00	0.00
FARNAM & PFILE RENTALS	Unsecured	852.00	NA	NA	0.00	0.00
FAYETTE WASTE LLC	Unsecured	50.00	50.00	50.00	0.00	0.00
FIRST DATA++	Unsecured	802.00	NA	NA	0.00	0.00
FIRST KNOX NATIONAL BANK	Unsecured	3,297.00	3,297.90	3,297.90	123.93	0.00
FORD MOTOR CREDIT COMPANY LL	Secured	11,000.00	12,189.05	0.00	0.00	0.00
HIGHMARK BLUE SHIELD	Unsecured	1,007.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE*	Unsecured	6,312.00	7,899.16	7,899.16	296.83	0.00
INTERNAL REVENUE SERVICE*	Priority	22,500.00	7,447.14	7,447.14	7,447.14	0.00
INTERNAL REVENUE SERVICE*	Priority	0.00	1,598.23	0.00	0.00	0.00
INTERNAL REVENUE SERVICE*	Unsecured	0.00	3,366.72	0.00	0.00	0.00
INTERVENTIONAL RADIOLOGY SPEC	Unsecured	209.00	NA	NA	0.00	0.00
LABORATORY CORPORATION OF AN	Unsecured	33.00	NA	NA	0.00	0.00
LEGACY VISA	Unsecured	417.00	NA	NA	0.00	0.00
LESLIE P MIDLA DDS	Unsecured	308.00	308.00	308.00	0.00	0.00

Scheduled Creditors:						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
MCKESSON PATIENT CARE SOLUTIC	Unsecured	203.00	NA	NA	0.00	0.00
MEDAC INC FOR KEYSTONE ANESTH	Unsecured	700.00	NA	NA	0.00	0.00
MEDICAL BUREAU OF PITTSBURGH	Unsecured	308.00	NA	NA	0.00	0.00
MUMTAZ A ALVI MD	Unsecured	174.04	NA	NA	0.00	0.00
NATIONAL REHAB	Unsecured	668.00	NA	NA	0.00	0.00
ORTHOPEDIC GROUP	Unsecured	104.00	NA	NA	0.00	0.00
PA DEPARTMENT OF REVENUE*	Priority	1,459.44	392.81	392.81	392.81	0.00
PA DEPARTMENT OF REVENUE*	Unsecured	0.00	1,378.75	1,378.75	51.81	0.00
PATHOLOGY ASSOCIATES OF WASH	Unsecured	9.00	NA	NA	0.00	0.00
PITTSBURGH VETERINARY SURGER	Unsecured	1,500.00	NA	NA	0.00	0.00
PLANET FITNESS	Unsecured	30.00	NA	NA	0.00	0.00
PNC MORTGAGE DIV PNC BANK NA	Secured	43,000.00	51,121.45	0.00	0.00	0.00
PNC MORTGAGE DIV PNC BANK NA	Secured	0.00	15,831.61	0.00	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	394.00	394.64	394.64	14.83	0.00
PREMIER BANKCARD/CHARTER	Unsecured	262.17	NA	NA	0.00	0.00
QUANTUM3 GROUP LLC AGNT - SAE	Unsecured	1,279.66	1,279.66	1,279.66	48.09	0.00
QUEST DIAGNOSTIC VENTURE LLC	Unsecured	219.00	NA	NA	0.00	0.00
QUEST DIAGNOSTIC VENTURE LLC	Unsecured	86.00	NA	NA	0.00	0.00
ROHLAND PRATT ROHLAND ASSOCI	Unsecured	187.00	NA	NA	0.00	0.00
SANTANDER CONSUMER USA**	Unsecured	7,582.00	7,582.00	7,582.00	284.91	0.00
TREGEMBO MOTORS	Unsecured	0.00	NA	NA	0.00	0.00
UNIONTOWN HOSPITAL	Unsecured	256.00	NA	NA	0.00	0.00
UPMC PHYSICIAN SERVICES++	Unsecured	264.00	NA	NA	0.00	0.00
VERVE CONTINENTAL FINANCE++	Unsecured	521.00	NA	NA	0.00	0.00
WASHINGTON HOSPITAL	Unsecured	15,452.22	NA	NA	0.00	0.00
WESBANCO BANK INC(*)	Unsecured	0.00	5,589.27	5,589.27	210.02	0.00
WESBANCO BANK INC(*)	Secured	15,148.00	7,500.00	0.00	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$1,404.19	\$1,404.19	\$246.45
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$1,404.19	\$1,404.19	\$246.45
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$7,851.52	\$7,851.52	\$0.00
TOTAL PRIORITY:	\$7,851.52	\$7,851.52	\$0.00
GENERAL UNSECURED PAYMENTS:	\$70,074.67	\$2,619.75	\$0.00

Disbursements:

Expenses of Administration	<u>\$4,703.09</u>
Disbursements to Creditors	<u>\$12,121.91</u>

TOTAL DISBURSEMENTS : **\$16,825.00**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 10/08/2019

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.